

WHAT IS CLAIMED IS:

1. A method for processing negotiable economic credits  
5 through a hand held device, said method comprising the  
steps of:

synchronizing a point of sale with a hand held  
device having at least one negotiable economic credit  
10 therein; and

transferring said at least one negotiable economic  
credit from said hand held device to said point of sale,  
in response to synchronization of said point of sale and  
15 said hand held device.

2. The method of claim 1 further comprising the step  
of redeeming said at least one negotiable economic  
credit at said point of sale, in response to  
20 transferring said at least one negotiable economic  
credit from said hand held device to said point of sale.

3. The method of claim 2 further comprising the step  
of:

reconciling data representative of at least one  
negotiable economic credit contained in a database  
within said hand held device, in response to redeeming  
said at least one negotiable economic credit at said  
5 point of sale.

4. The method of claim 1 further comprising the step  
of:

10 electronically negotiating a coupon exchange  
between said point of sale and said hand held device, in  
response to transferring said at least one negotiable  
economic credit from said hand held device to said point  
of sale.

15 5. The method of claim 4 further comprising the step  
of:

reconciling data representative of <sup>said</sup> at least one  
20 negotiable economic credit contained in a database  
within said hand held device, in response to  
electronically negotiating said coupon exchange between  
said point of sale said hand held device.

25 6. The method of claim 3 further comprising the step

009001" 2E248950

of:

transmitting data representative of at least one  
new negotiable economic credit from a coupon source  
5 associated said point of sale to said hand held device  
during synchronization between said hand held device and  
said coupon source.

7. The method of claim 6 further comprising the step  
10 of:

storing said at least one new negotiable economic  
credit as coupon data in said database within said hand  
held device.

15 8. The method of claim 1 further comprising the steps  
of:

accessing a product database associated with said  
20 point of sale;

retrieving product data from said product database  
associated with said point of sale; and

comparing said product data to data representative  
of said at least one negotiable economic credit  
transmitted from said hand held, in response to scanning  
a product code associated with at least one item to be  
5 purchased at said point of sale.

9. The method of claim 8 further comprising the steps  
of:

10 accessing a database associated with said point of  
sale;

retrieving coupon data from said database  
associated with said point of sale; and

15 comparing coupon data transmitted from said hand  
held device to coupon data retrieved from said database  
associated with said point of sale, in response to  
scanning a product code associated with at least one  
20 item to be purchased at said point of sale.

10. The method of claim 9 further comprising the step  
of:

identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale.

11. The method of claim 10 further comprising the steps of:

compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

12. The method of claim 7 further comprising the steps of:

configuring said hand held device with a coupon management module for managing the transmission, receipt

and storage of <sup>say</sup> at least one negotiable economic credit  
as coupon data within said hand held device; and

associating said coupon management module with said  
5 database within said hand held device.

13. The method of claim 1 wherein:

said hand held device and said point of sale are  
10 synchronized through a wireless network; and

said at least one negotiable economic credit is  
transferred from said hand held device to said point of  
sale, in response to synchronization of said point of  
15 sale and said hand held device, through a wireless  
network. <sup>said</sup>

14. The method of claim 1 wherein:

20 said hand held device and said point of sale are  
synchronized through a wireless communications; and

said at least one negotiable economic credit is  
transferred from said hand held device to said point of  
25 sale, in response to synchronization of said point of

sale and said hand held device, through <sup>and</sup> wireless communications.

15. The method of claim 7 wherein said coupon data is  
5 transmitted from <sup>and</sup> a coupon source to said hand held device through a wireless network.

16. The method of claim 7 wherein said coupon data is  
10 transmitted from <sup>and</sup> a coupon source to said hand held device through wireless network communications.

17. The method of claim 1 further comprising the step of:

15 configuring said hand held device with a removeable smart card adapted for use with said hand held device.

18. The method of claim 1 further comprising the step of:

20 configuring said hand held device with a bar code scanner that permits a user of said hand held device to retrieve data representative of at least one negotiable economic credit from a static reference through said bar  
25 code scanner and thereafter store said data in said

009007 237 100600

database within said hand held device.

19. The method of claim 1 further comprising the step  
of configuring said hand held device with a scanner that  
5 permits a user of said hand held device to retrieve from  
a static reference data representative of at least one  
negotiable economic credit through said scanner and  
thereafter store said data in said database within said  
hand held device, wherein said optical scanner is  
10 adapted for reading holographic images containing coupon  
data, credit data, and product data therein.

09684737 "100600



20. A system for processing negotiable economic credits through a hand held device, said system comprising:

synchronization module for synchronizing a point of  
5 sale with a hand held device having at least one negotiable economic credit therein; and

transfer module for transferring said at least one negotiable economic credit from said hand held device to  
10 said point of sale, in response to synchronization of said point of sale and said hand held device.

21. The method of claim 20 further comprising:

15 redeeming module for redeeming at least one coupon at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

20 22. The system of claim 21 further comprising:

reconciling module for reconciling coupon data contained in a database within said hand held device, in response to redeeming said at least one negotiable  
25 economic credit at said point of sale.

23. The system of claim 20 further comprising:

negotiating module for electronically negotiating a  
5 coupon exchange between said point of sale and said hand  
held device, in response to transferring said at least  
one negotiable economic credit from said hand held  
device to said point of sale.

10 24. The system of claim 23 further comprising:

reconciling module for reconciling coupon data  
contained in a database within said hand held device, in  
response to electronically negotiating a coupon exchange  
15 between said point of sale and said hand held device.

25. The system of claim 24 further comprising:

transmission module for transmitting new coupon data  
20 from a coupon source to said hand held device during a  
synchronization between said hand held device and said  
coupon source.

26. The system of claim 25 further comprising:

25

009007" 4248960

memory for storing said new coupon data in a database within said hand held device.

27. The system of claim 20 further comprising:

5

access module for accessing a product database associated with said point of sale;

10 retrieval module for retrieving product data from said product database associated with said point of sale; and

15 comparing module for comparing coupon data transmitted from said hand held device to said product data, in response to scanning product data associated with at least one item to be purchased at said point of sale.

28. The system of claim 27 further comprising:

20

access module for accessing a database associated with said point of sale;

25 retrieval module for retrieving coupon data from said database associated with said point of sale; and

comparison module for comparing coupon data transmitted from said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

29. The system of claim 28 further comprising:

10

identification module for identifying matching coupon data to calculate price discounts, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale.

15

30. The system of claim 29 further comprising:

20

compiling module for compiling a subtotal price for said items to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

25

09684737-100600

calculation module for calculating a new total for  
said at least one item scanned at said POS, wherein said  
new total includes price discounts therein, in response  
to identifying matching coupon data to calculate price  
5 discounts.

31. The system of claim 26 further comprising:

coupon management module for managing the  
10 transmission, receipt and storage of at least one  
negotiable economic credit as coupon data within said  
hand held device, wherein said coupon management module  
is integrated with said hand held device; and

15 association module for associating said coupon  
management module with said database within said hand  
held device.

32. The system of claim 20 wherein:

20 said synchronization module is adapted to  
synchronize said point of sale with said hand held  
through a network; and

25 said transfer module is adapted to transfer said at

least one negotiable economic credit from said hand held device to said point of sale through said network, in response to synchronization of said point of sale and said hand held device.

5

33. The system of claim 32 wherein said network further comprises a wireless network.

34. The system of claim 33 wherein said transmission module is adapted to transmit coupon data through a network from a coupon source to said hand held device during a synchronization between said hand held device and said coupon source.

35. The system of claim 26 wherein said transmission module is further adapted to transmit coupon data through wireless communications from a coupon source to said hand held device during a synchronization between said hand held device and said coupon source.

20

36. The system of claim 20 wherein said system further comprises a smart card adapted for use with said hand held device.

25 37. The system of claim 20 wherein said hand held

09684737-100600

device comprises a hand held device configured with a scanner that permits a user of said hand held device to retrieve from a static reference, data representative of at least one negotiable economic credit and thereafter  
5 store said data in said database within said hand held device.

SUB 38. The system of claim 20 or 26 wherein said hand held device comprises a hand held device configured with an  
10 optical scanner that permits a user of said hand held device to capture holographic-based data containing data representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device.

15

39. A method for processing negotiable economic credits through a hand held device based on a user profile, said method comprising the steps of:

5 storing a user profile in a database within a hand held device;

transferring at least one negotiable economic credit to said hand held device, wherein said at least  
10 one negotiable economic credit is selected according to criteria based on said user profile; and

redeeming said at least one negotiable economic credit at a point of sale, in response to transferring  
15 said at least one negotiable economic credit from said hand held device to said point of sale.

40. The method of claim 39 further comprising the step of:

20 synchronizing said point of sale with said hand held device having said at least one negotiable economic credit therein; and

25 transferring said at least one negotiable economic

009684737-100600



credit from said hand held device to said point of sale,  
in response to synchronization of said point of sale and  
said hand held device.

5 41. The method of claim 40 further comprising the step  
of:

storing said at least one negotiable economic  
credit as coupon data in a database within said hand  
10 held device.

42. The method of claim 41 further comprising the step  
of:

15 compiling said user profile through a network, in  
response to user input.

43. The method of claim 42 wherein the step of  
transferring at least one negotiable economic credit to  
20 said hand held device, wherein said at least one  
electronic is selected according to criteria based on  
said user profile, further comprises the step of:

transferring at least one negotiable economic  
25 credit to said hand held device through said network,

00900T" 2E248960

wherein said at least one negotiable economic credit is selected according to criteria based on said user profile.

- 5 44. The method of claim 43 wherein the step of compiling said user profile through a network, in response to user input, further comprises the step of:

compiling said user profile through a wireless  
10 network, in response to user input.

45. A system for processing negotiable economic credits through a hand held device based on a user profile, said system comprising:

5 storage module for storing a user profile in a database within a hand held device;

transfer module for transferring at least one negotiable economic credit to said hand held device, 10 wherein said at least one negotiable economic credit is selected according to said user profile; and

redeeming module for redeeming said at least one negotiable economic credit at a point of sale, in 15 response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

46. The system of claim 45 further comprising:

20 synchronization module for synchronizing said point of sale with said hand held device having said at least one negotiable economic credit therein; and

25 transfer module for transferring said at least one

09684737-100600

negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

5 47. The system of claim 46 further comprising:

memory for storing said at least one negotiable economic credit as coupon data in a database within said hand held device.

10

48. The system of claim 47 further comprising:

compiling module for compiling said user profile through wireless communications, in response to user  
15 input.

49. The system of claim 48 wherein said transfer module is adapted for transferring at least one negotiable economic credit to said hand held device utilizing hand  
20 held device protocols through said wireless communications, wherein said at least one negotiable economic credit is selected according to criteria based on said user profile.

25 50. The system of claim 49 wherein said wireless

009007" 2248960

communications are provided through a wireless network.

add  
c17

009007 2648960